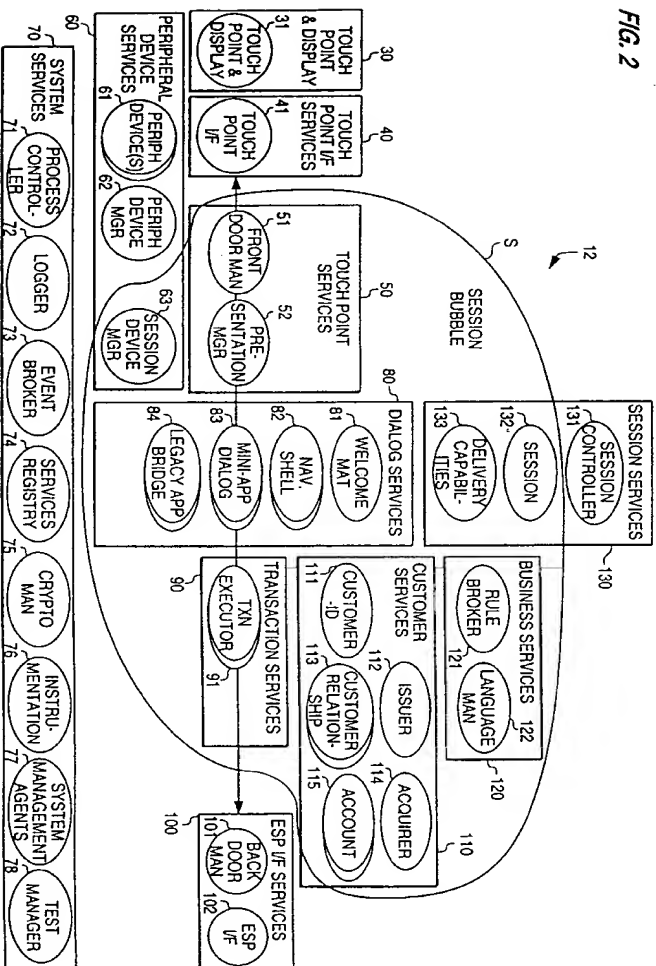


09671424.092700

FIG. 2



09671424.092700

002260"424T/960

FIG. 3A

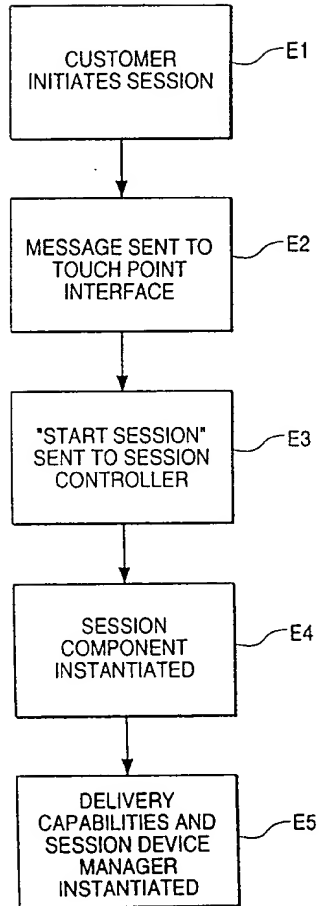
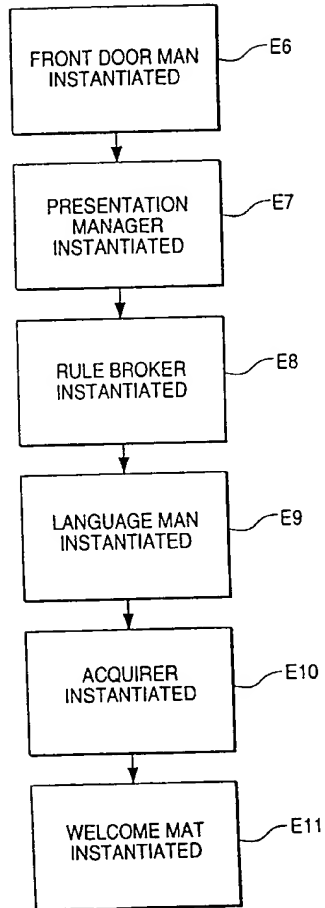
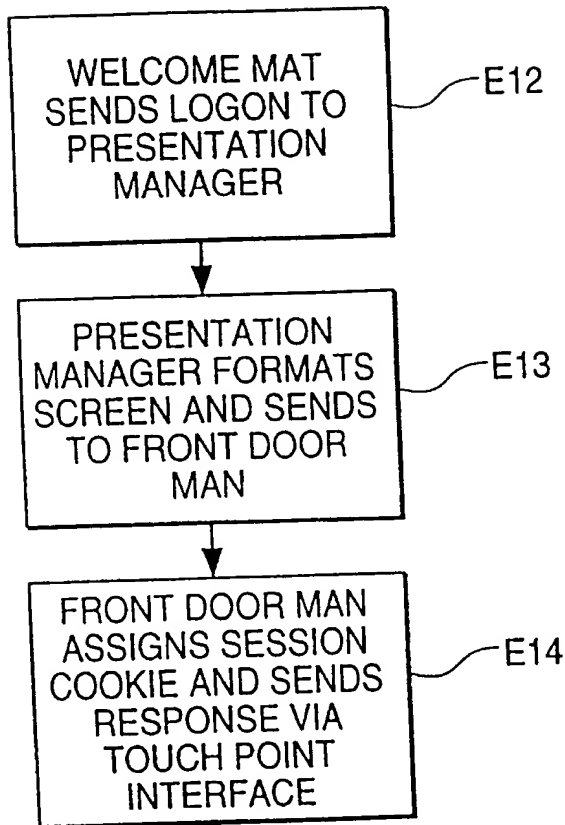


FIG. 3B

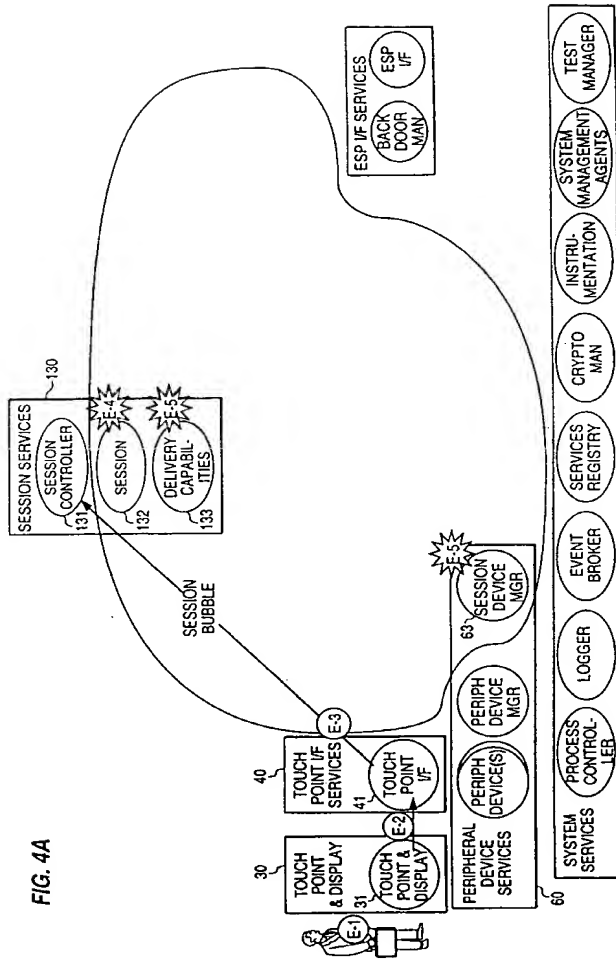


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FIG. 3C



09671424-092700



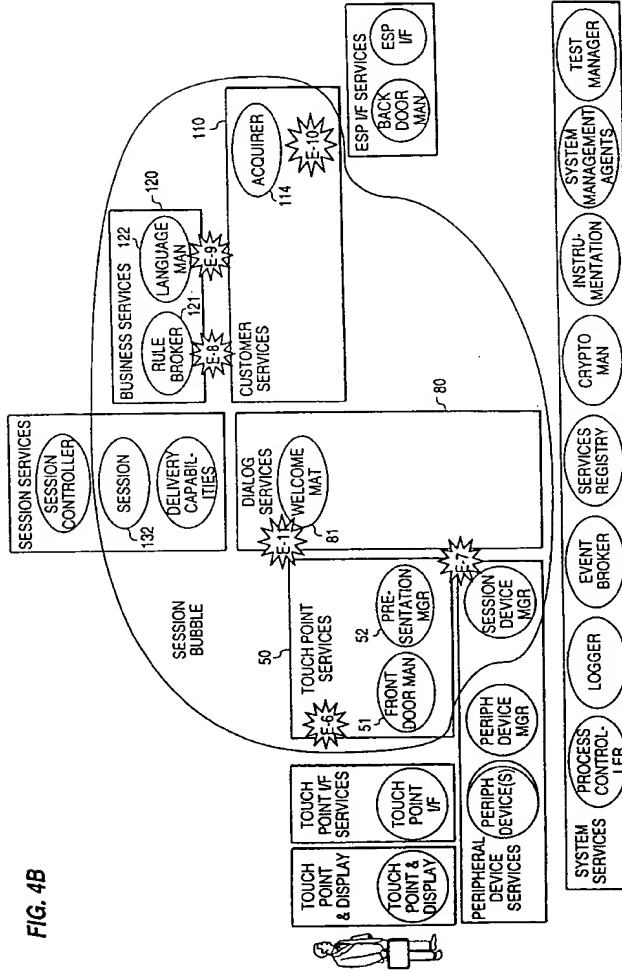


FIG. 4C

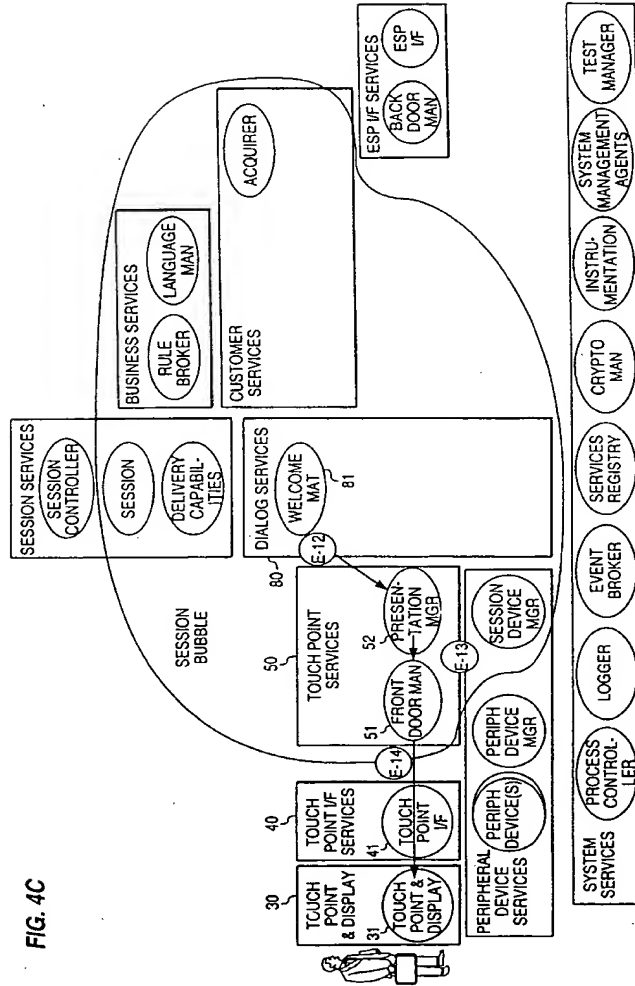
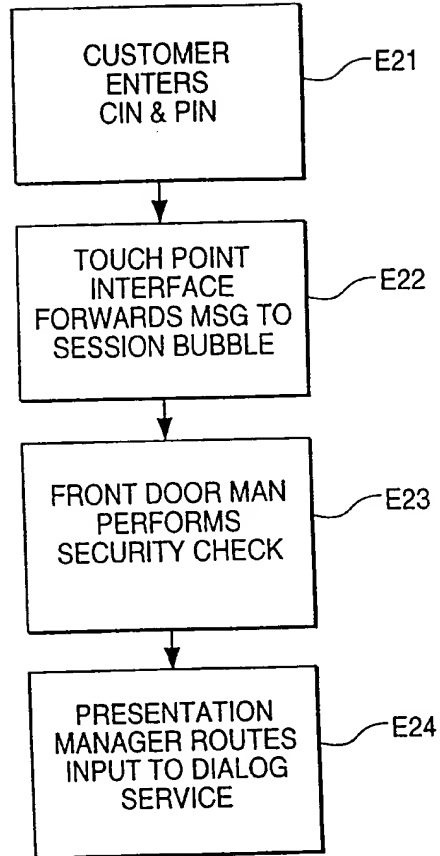


FIG. 5A



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09671424.092700

FIG. 5B

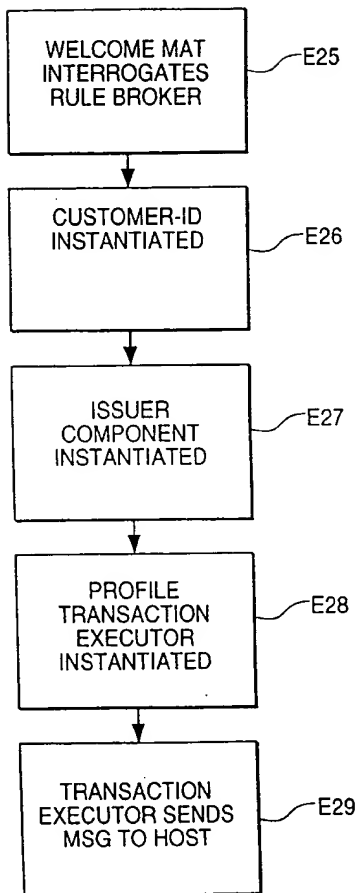
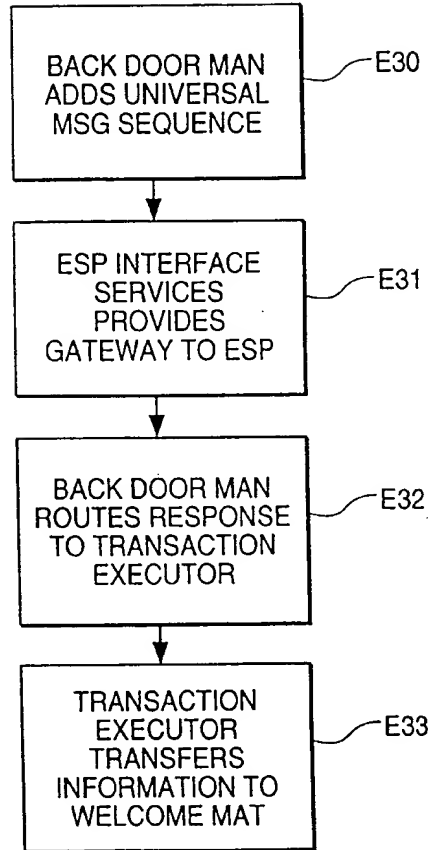
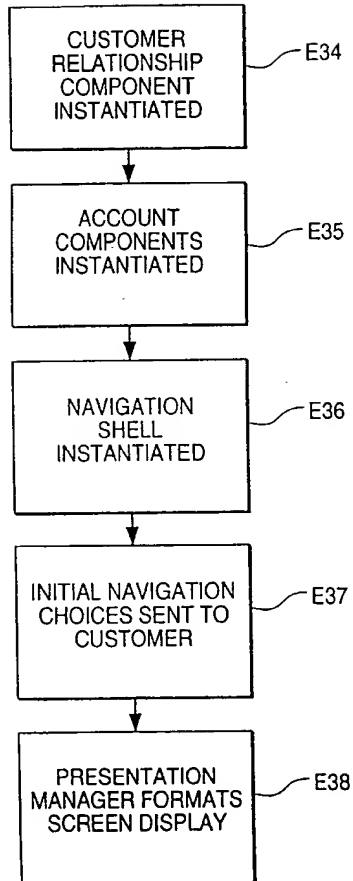


FIG. 5C



002260-4247960

FIG. 5D



002260.4247.0927.00

FIG. 6A

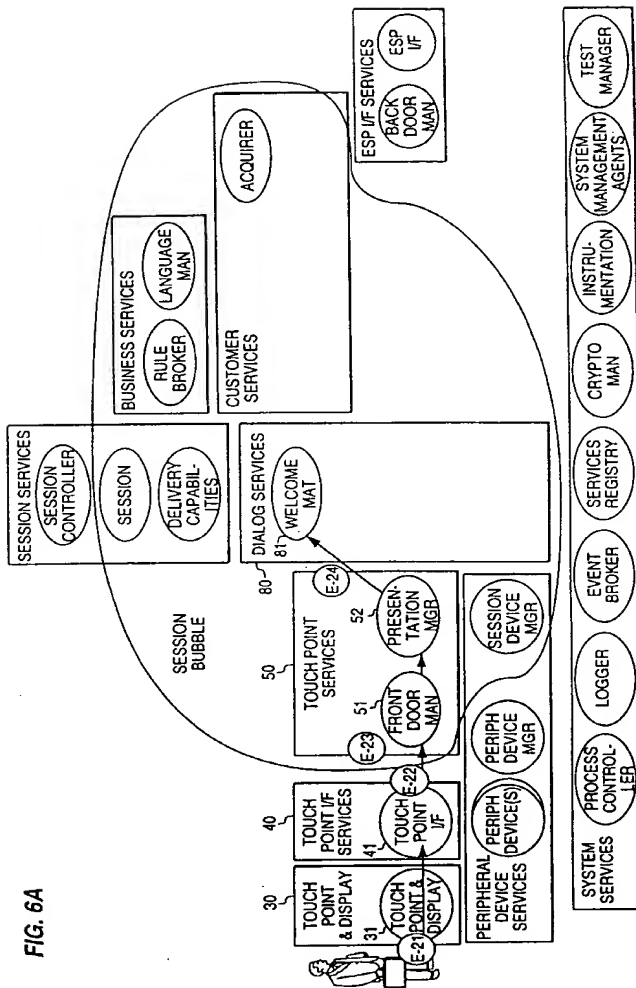
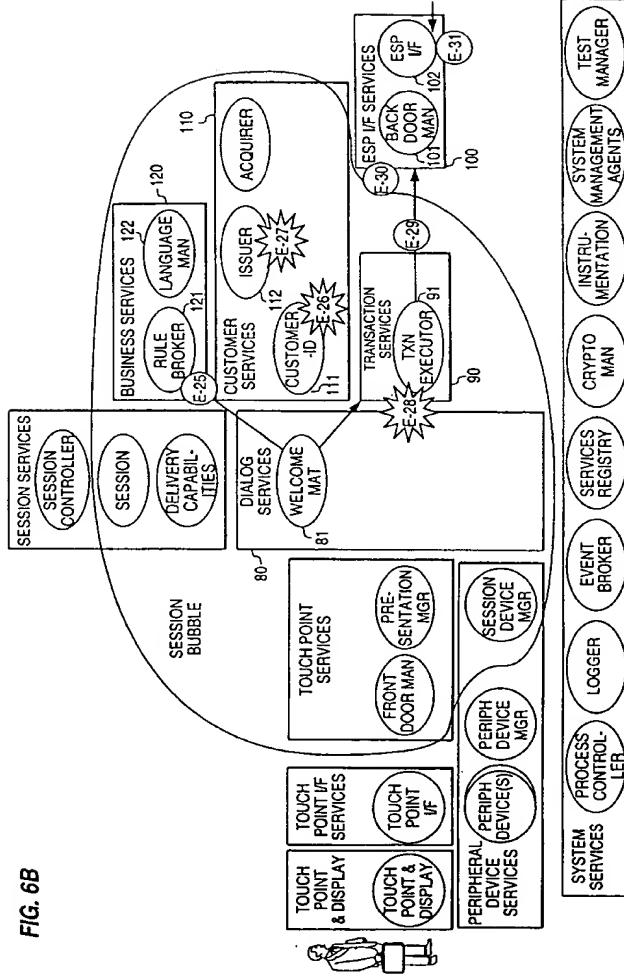


FIG. 6B



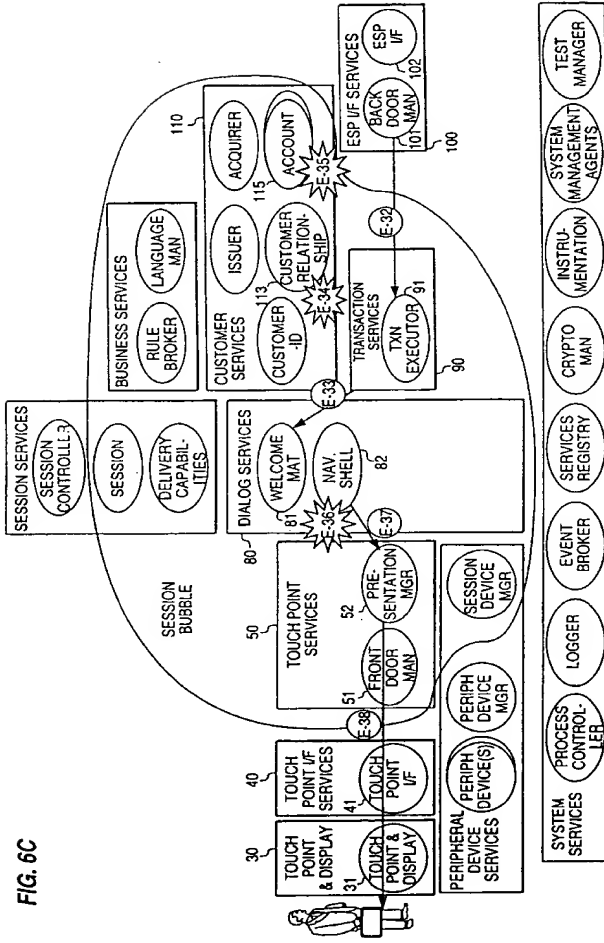
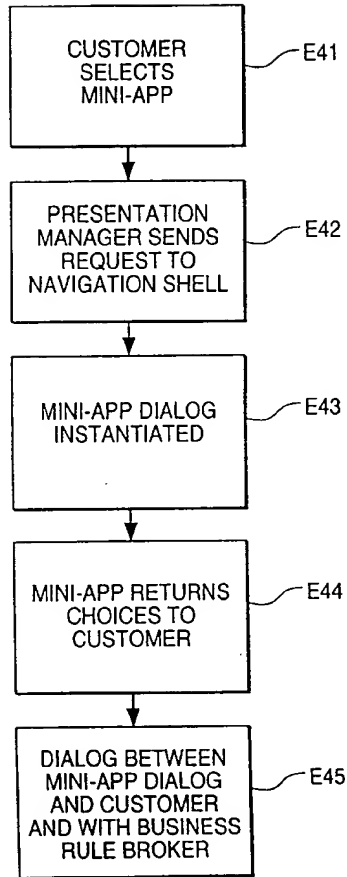


FIG. 7A



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FIG. 7B

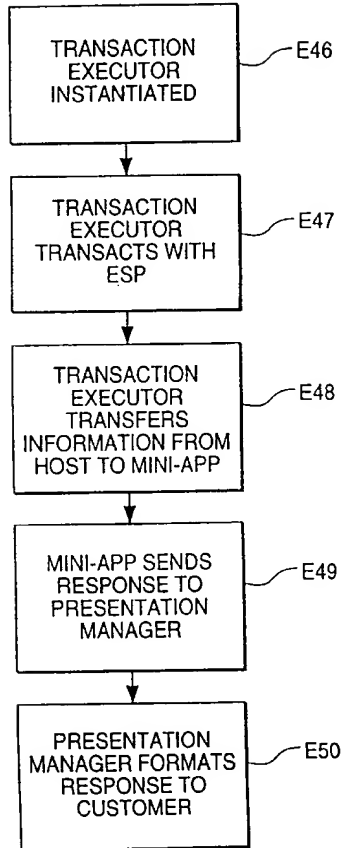


FIG. 8A

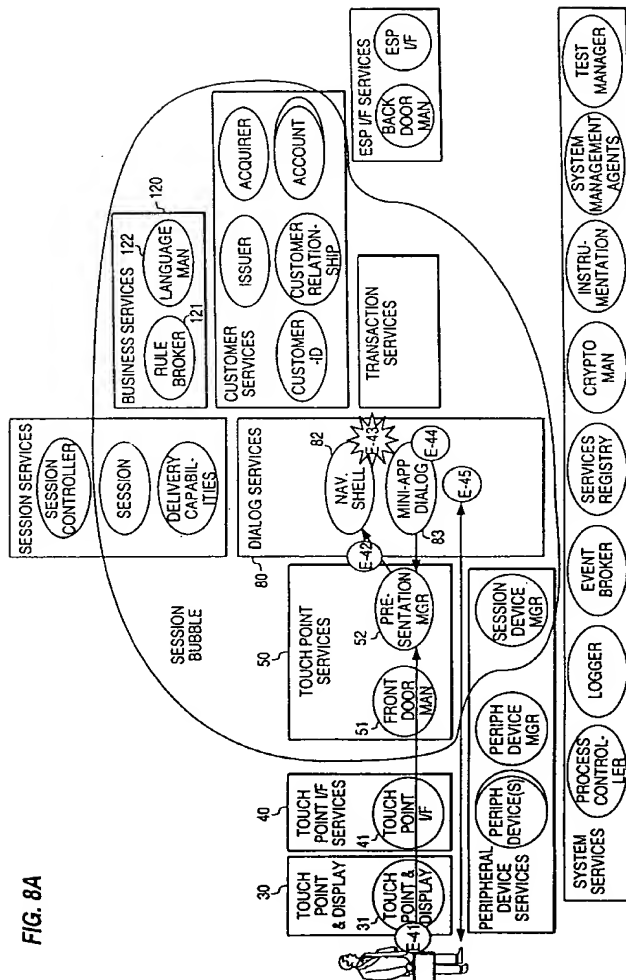


FIG. 8B

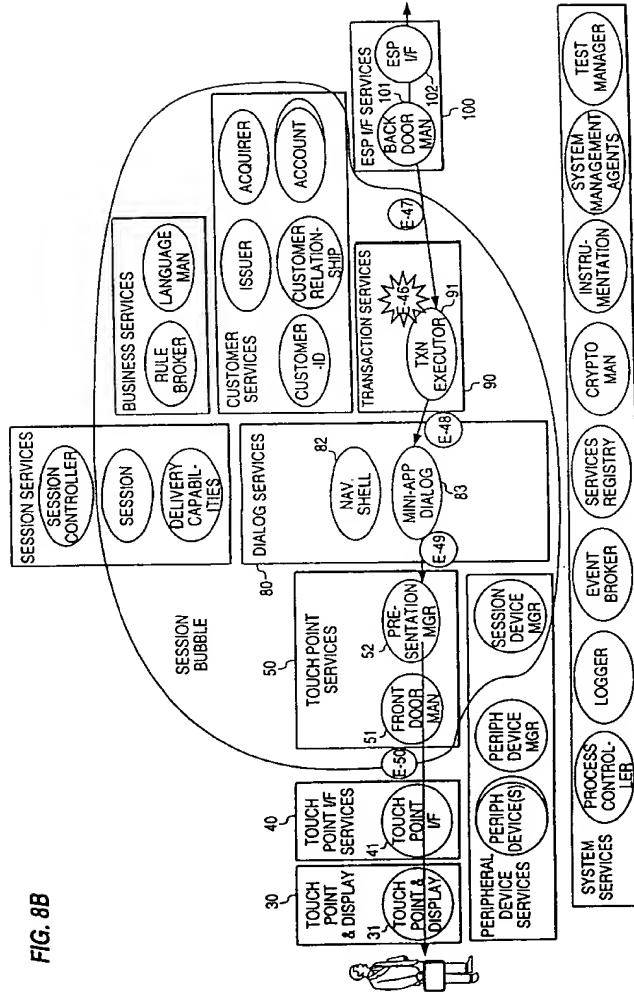


FIG. 9

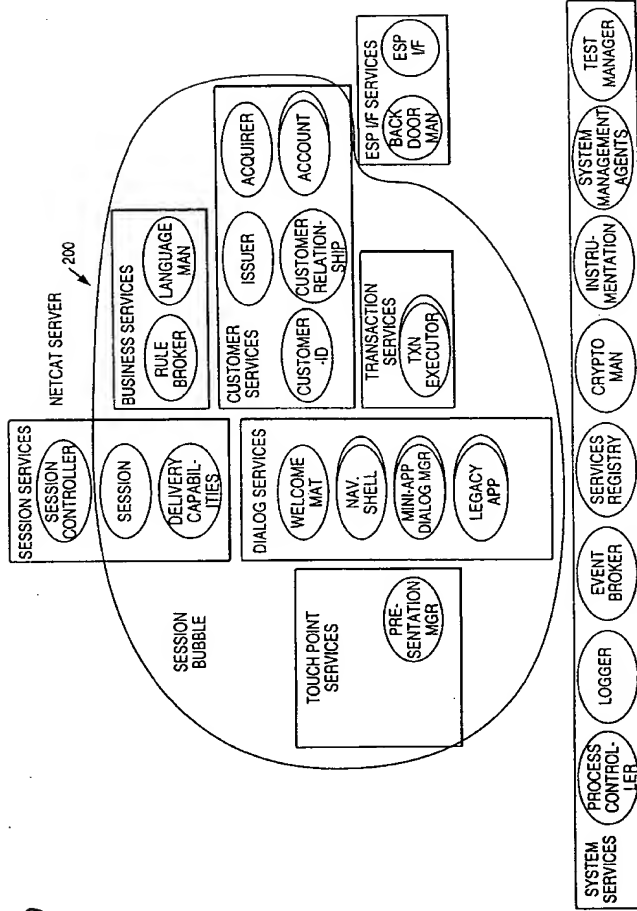


FIG. 10

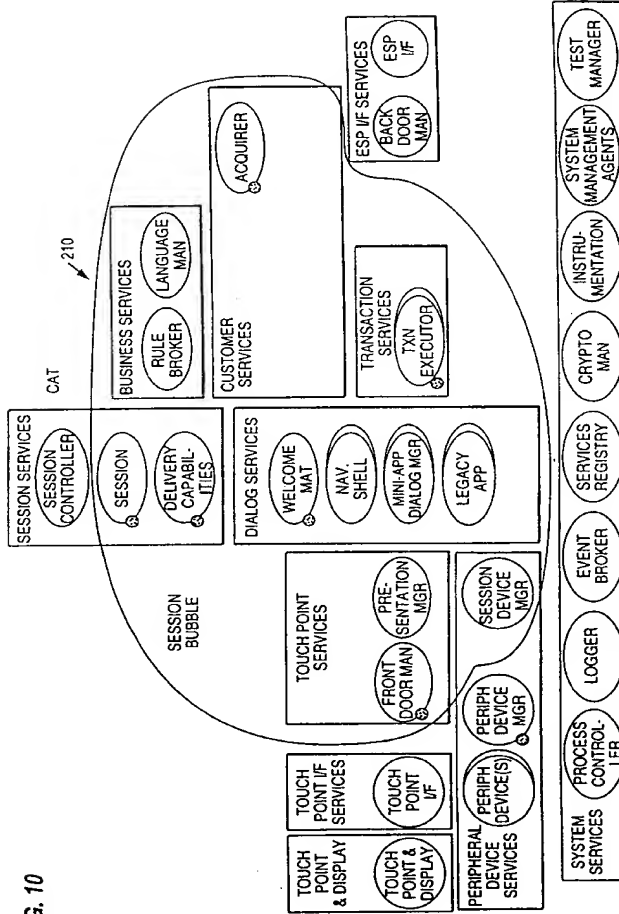
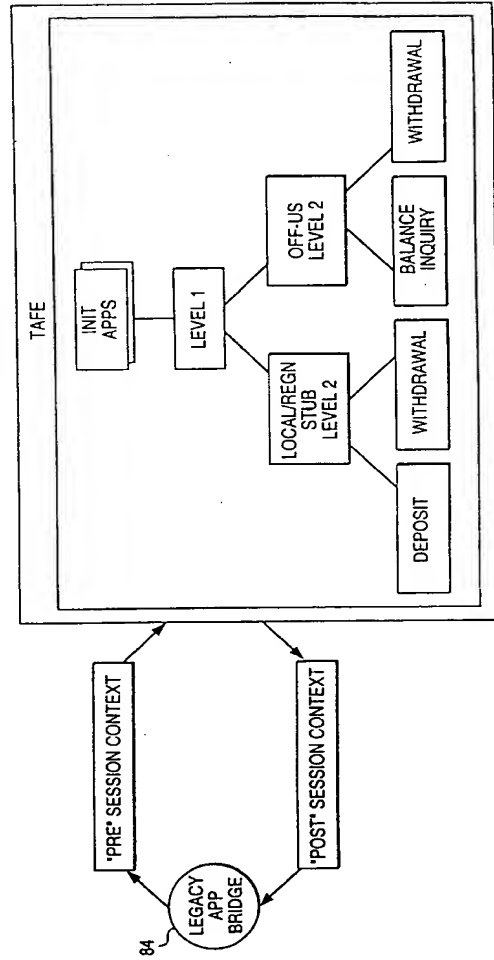


FIG. 11



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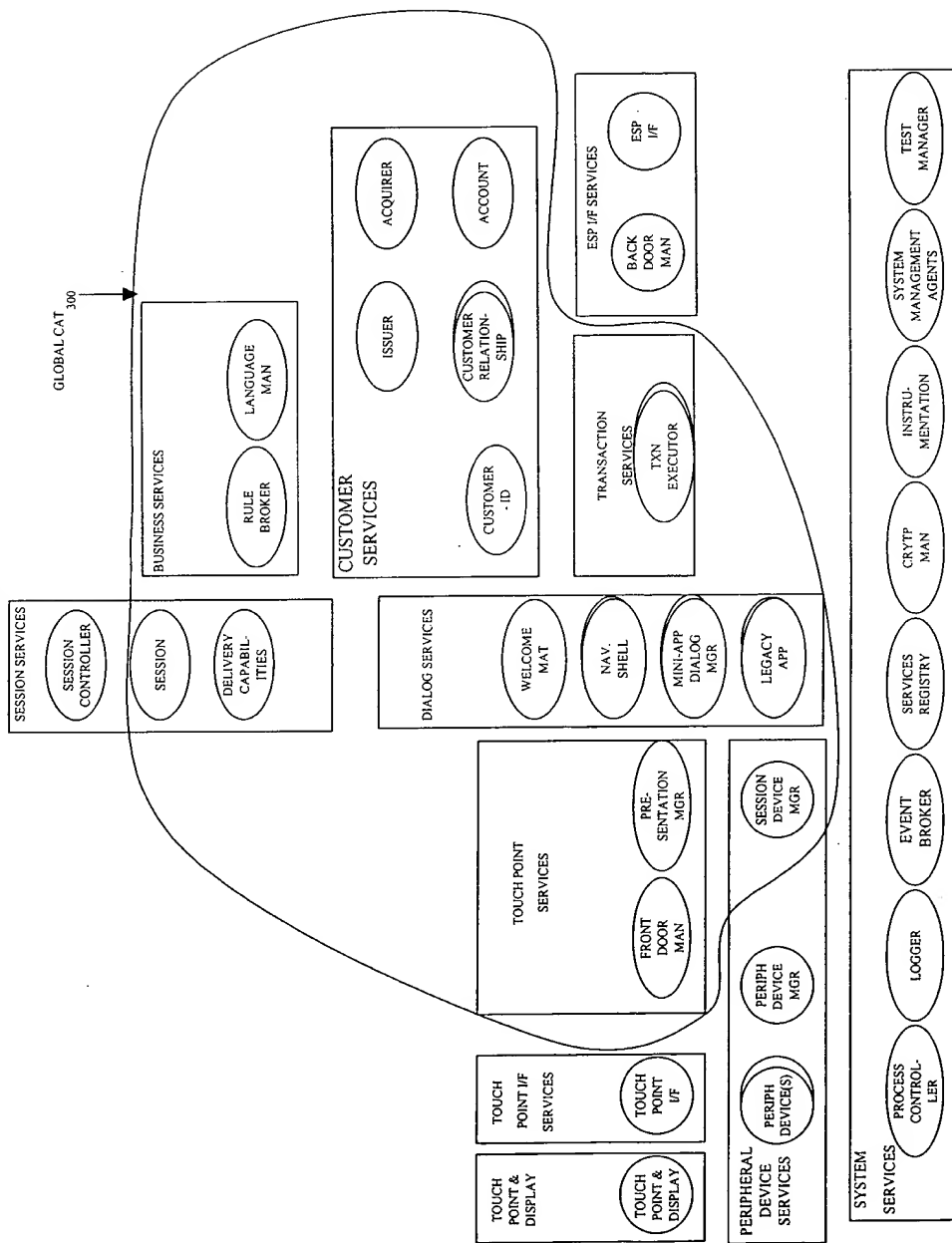


FIG. 12

INESS RULES - ACCOUNT DATA

| Rule Description | Arguments | Answer | Comments | Appendix Table | Rule name |
|---|---|--|--|----------------|---|
| 108. What fields are displayed for this product type on screen? | BusinessCode (Relationship Issuer) TransactionType ProductType | MessageElement (ordered list) | For element display order, refer to Table B1 | A7 | gbISIBalancesDisplayedForProduct |
| 110. What fields are printed for this product type? | BusinessCode (Relationship Issuer) TransactionType | MessageElement (ordered list) | For element print order, refer to Table B1 | A15 | gbISIBalancesPrintedForProduct |
| 148. What product types are supported by the transaction type? | BusinessCode (Relationship Issuer) TransactionType | ProductType (list) | | A6 | gbISIProducts |
| 160. What is the balance associated for each linked product? | BusinessCode (Relationship Issuer) ProductType (Linked Products) | ProductType MessageElement | | A9 | gbISElementsInLinkedProducts |
| 518. Which resolver balance is supported for this product? | ProductType TransactionType | MessageElement | | A16 | gbIResolverBalanceForProduct |
| 510. What is the phrase describing the balance? | BusinessCode (Relationship Issuer) ProductType MessageElement | | | | From Phrase Database |
| 521. How should balance be displayed if negative? | BusinessCode (Relationship Issuer) ProductType MessageElement | Balance Display: 1. Zero 2. Display Positive 3. Do Not Display | If no answer is given, a <i>negative amount</i> will be displayed with a 'positive text' associated to balance | B1 | gbINegativeBalanceDisplay |
| 738. Is PIN reentry required? | BusinessCode (Relationship Issuer) TransactionType | PIN choices: 1. Yes (Always) 2. No 3. Yes (Except in 1 st transaction) | | A8 | gbISIReEntryPIN2 |
| 771. For accounts denominated in 'in' currencies, should balances be shown in the other currency? | BusinessCode (Relationship Issuer) | Yes/No | | A8 | gbISIShowBalancesInOtherCurrencySupport |
| 814. Support paging through multiple accounts of same type? | BusinessCode (Relationship Issuer) ProductType | Yes/No | Not implemented (Global CAT) | A8 | gbIPageMultipleSameType |
| 155. How should interest rates be formatted for display? | Country | a. Min Digit After decimal separator b. Max Digit After decimal separator | | A31 | gbIInterestRateDisplayFormat |

FIG. 13

BUSINESS RULES - WITHDRAWAL

| Rule Description | Arguments | Answer | Comments | Appendix Table | Rule name |
|---|--|--|--|----------------|------------------------------------|
| GENERAL RULES | | | | | |
| 104. What product can be the source for withdrawal? | BusinessCode (Relationship Issuer) TransactionType | ProductType (list) | | A6 | gblWDSorce Products |
| 108. What balances are displayed for this product type on screen? | BusinessCode (Relationship Issuer) TransactionType ProductType | MessageElement (ordered list) | For element display order, refer to Table B1 (Max of 3 balances) | A7 | gblWDBalances Displayed ForProduct |
| 110. What balances are printed for this product type? | BusinessCode (Relationship Issuer) TransactionType ProductType | MessageElement (ordered list) | For element print order, refer to Table B1 (Max of 3 balances) | A15 | gblWDBalances PrintedForProduct |
| 518. Which resolver balance is supported for this product? | ProductType TransactionType | MessageElement | | A16 | gblResolver BalanceForProduct |
| 521. How should balance be displayed if negative? | BusinessCode (Relationship Issuer) ProductType MessageElement | Balance Display: 1. Zero 2. Display Positive 3. Do Not Display | If no answer is given, a <i>negative amount</i> will be displayed with a 'positive text' associated to balance | B1 | gblNegative BalanceDisplay |
| 735. What balance is displayed for an Insufficient fund error screen? | BusinessCode (Relationship Issuer) ProductType (Source) | MessageElement (one element maximum) | | A30 | gblBalanceDisplayed ForNSF |
| 738. Is PIN reentry required? | BusinessCode (Relationship Issuer) TransactionType | PIN choices: 1. Yes (Always) 2. No 3. Yes (Except in 1 st transaction) | | A8 | gblWDRentryPIN2 |
| 870. Display screen with double FX information. | BusinessCode (Relationship Issuer) TransactionType | Yes/No | | A8 | gblWDDisplay DoubleFX |
| 821. How long should be allowed for the customer to remove the dispense item? | BusinessCode (Acquirer) TransactionType | TimeLength (in seconds) | | A8 | gblWDCashWait Time |
| DISCLOSURES | | | | | |
| 204. Which disclosure (if any) should be displayed if the withdrawal has FX fees? | BusinessCode (Relationship Issuer) TransactionType | DisclosureID | | A28 | gblWDDisclosureFX SubjectFees |
| 206. Which disclosure (if any) should be displayed if the source of the withdrawal will be treated as a cash advance? | BusinessCode (Relationship Issuer) TransactionType ProductType | DisclosureID | | A28 | gblWDDisclosure CashAdvance |

FIG. 14A

002260" 42447950

| Rule Description | Arguments | Answer | Comments | Appendix Table | Rule name |
|--|--|---|---|----------------|---------------------------------------|
| 210. Which disclosure (if any) should be displayed if fees apply to this cash advance? | BusinessCode (Relationship Issuer) TransactionType ProductType | DisclosureID | | A28 | gblWDDisclosure CashAdvanceFee |
| CASH DISPENSING RULES | | | | | |
| 742. What instruments are supported for dispensing? | BusinessCode (Acquirer) | Instrument Type: (list) 1. Cash 2. Traveler's check 3. Manager's check 4. Telephone cards 5. Coupons | | A8 | gblDispenseInstrument |
| 740. What currencies are dispensed? | BusinessCode (Acquirer) | CurrencyCode (list) | | A10 | gblDispensedCurrency |
| 741. What denominations are available for the currency? | BusinessCode (Acquirer) CurrencyCode | Denomination (List) | | A10 | gblDispensed Denomination |
| 744. What is the bill mix for each denomination? | BusinessCode (Acquirer) CurrencyCode Denomination | Algorithm MinimumAmount Algorithm MaximumAmount AlgorithmLimit Percent | | A11 | gblBillMixCriteria |
| 743. What selection amounts are offered to the customer? | BusinessCode (Acquirer) SummaryCategory DenominationAvail CurrencyCode LimitCode InstrumentType | AmountSelection EquivalentAmount Selection (EMU) Format: 10;20;40;60;100;200;0 | An entry returned with a value of '0' will display 'Another Amount' Amounts <i>MUST</i> be separated by a semicolon ';'. | A11 | gblWDDSelection AmountsOffered |
| CURRENCY RELATED RULES | | | | | |
| 723. Is FX allowed? | BusinessCode (Relationship Issuer) TransactionType | Yes/No | | A8 | gblWDAAllowFX |
| 724. Is FX displayed on confirmation screen? | BusinessCode (Relationship Issuer) TransactionType | Yes/No | | A8 | gblWDDisplayFX |
| 776. Display transaction amount in equivalent currency (for 'in' currencies) | BusinessCode (Relationship Issuer) TransactionType | 1. Always Display 2. Display only when txn currencies are different and one is an 'in' currency | | A8 | gblWDDisplayAmount InOtherCurrency |

FIG. 14B

002260" 424T2960

| RuleDescription | Arguments | Answer | Comments | Appendix Table | Rule name |
|---|--|--------|----------|-------------------|------------------------------|
| 996. Is FX printed? | BusinessCode (Relationship Issuer) TransactionType | Yes/No | | A8 | gblWDPrintFX |
| 308. For Commission Fee: a. Display and print commission fee? | BusinessCode (Relationship Issuer) TransactionType | Yes/No | | A8 | gblWDCommission FeeAndVAT |
| b. Display and Print VAT on commission? | | Yes/No | | | |

FIG. 14C

002250" 1247 2950

Sample Catalyst Screen

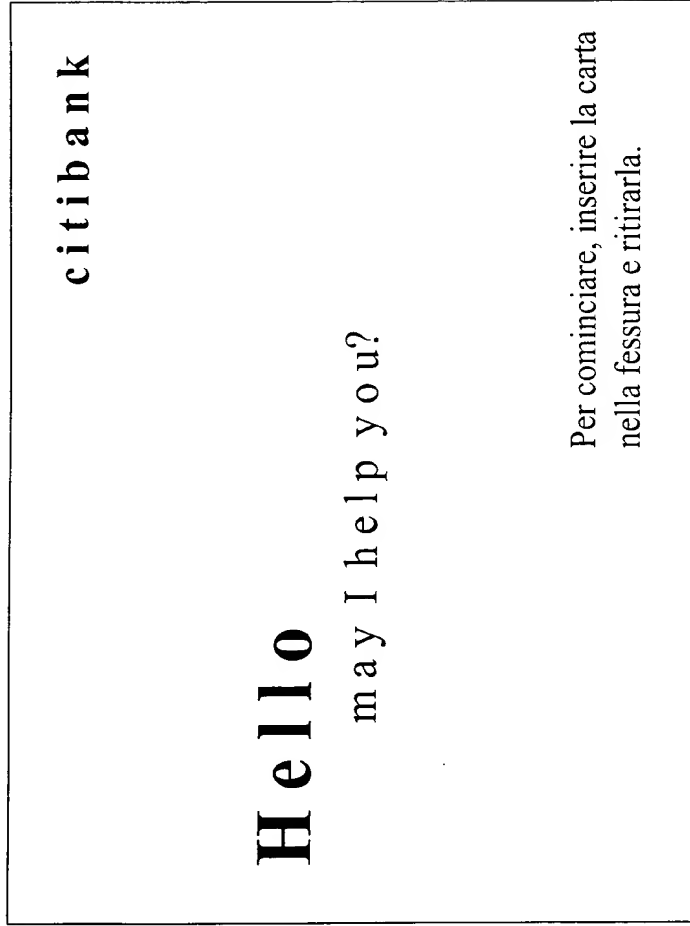


FIG. 15A

For the new millennium,
offshore banking now
comes with offshore rewards.

2000

What would you like to do?

Please make selection below.

Cash

Account
Information

Deposit

Payments
&
Transfers

Special
Offers

EXIT

FIG. 15B

Cash

Where shall I get the money from?

WorldLink

Checking Plus*
XXXXXXXX3945

on deposit
\$2,230.00

Simplify Your Lives

Savings
XXXXXXXXXX5670

on deposit
\$121,059,658,114.68

Invest NOW!

Insured Money Market
XXXXXXXXXX2305

on deposit
\$2,530.00

Citibank
5424 1801 2395
XXXX XXXXXXXX

Ready Credit
XXXXXXXX5678

available credit
\$7,677.28

*may include non-FDIC insured money market funds

MORE ▴

Cash

Account Information

Deposit

Payments & Transfers

Special Offers

EXIT

FIG. 15C

002260"42412960

Sample Catalyst Screen

Contanti

Selezionare L'importo da prelevare.

Lit 50.000
(EUR 25,82)

Lit 100.000
(EUR 51,65)

Lit 150.000
(EUR 77,47)

Lit 150.000
(EUR 77,47)

Indietro

Lit 300.000
(EUR 154,94)

Lit 400.000
(EUR 206,58)

LIT 500.000
(EUR 258,23)

LIT 500.000
(EUR 258,23)

Contanti

Conto
Informazioni

Depositi

Pagamenti
&
Bonifici

Fine

FIG. 15D